

**SUMMARY OF ENFORCEMENT ACTIONS (ADMINISTRATIVE AND CIVIL)  
BY THE CALIFORNIA DEPARTMENT OF FINANCIAL PROTECTION AND INNOVATION  
July 2023**

<b>SUBJECT</b>	<b>ACTION</b>	<b>VIOLATIONS &amp; CHARGING SECTIONS</b>
Hodge American Bank <a href="https://hodgeamericanonline.com/">https://hodgeamericanonline.com/</a> <a href="https://hodgeamerica.com/">https://hodgeamerica.com/</a> <a href="https://hodgegroups.com">https://hodgegroups.com</a>	Amended Cease and Desist Order  July 3, 2023	Unlawful Banking Law Activity  (Financial Code Sections 560, 561, and 562)
James Francis Matthews  Hollister, California	Order Revoking California Deferred Deposit Transaction Law License  July 5, 2023	Unlawful California Deferred Deposit Transaction Law Activity  (Financial Code Section 23052)
Nobel Financial Inc.  Totowa, New Jersey	Accusation in Support of Order Revoking California Money Transmitter License  July 6, 2023	Unlawful Money Transmission Act Activity  (Financial Code Section 590)

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MI-BOX Michael C. Born  Joliet, Illinois	Consent Order  July 7, 2023	Unlawful Franchise Investment Law Activity  (Corporations Code Sections 31402, 31110, and 31204)
Mutasem Alsaad aka Mutasem Al Saad  Irvine, California	Order Denying Petition for Reinstatement  July 10, 2023	Unlawful Escrow Law Activity  (Government Code Section 11522)
Alexandra Lorraine Smith  Diamond Bar, California	Order Barring Alexandra Lorraine Smith from any Position of Employment, Management, or Control of any Escrow Agent  July 10, 2023	Unlawful Escrow Law Activity  (Financial Code Section 17423)
Raymond James & Associates, Inc. Raymond James Financial Services, Inc.  St. Petersburg, Florida	Consent Order  July 11, 2023	Unlawful Broker-Dealer Activity  (Corporations Code Sections 25249, 25218, and 25254(a))

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BM Technologies, Inc.  Wayne, Pennsylvania	Settlement Agreement  July 12, 2023	Unlawful Banking Law Activity  (Financial Code Sections 561, 562, and 563)
Jonathan L. Viegas  Irvine, California	Statement of Issues in Support of Notice of Intention to Deny Mortgage Loan Originator Application  July 12, 2023	Mortgage Loan Originator License  (Financial Code Sections 22109.1(a)(3) and 22172(a)(2))
Prehired, LLC Prehired Recruiting, LLC Prehired Accelerator, LLC  Dover, Delaware	Adversary Proceeding Complaint  July 13, 2023	Unlawful California Consumer Financial Protection Law and Student Loan Servicing Act Activity  (Financial Code Sections 1036(a)(1)(A) and 1036(a)(1)(B))

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California Business Bank  Irvine, California	Accusation in Support of Order Levying Civil Penalties and Appointing an Independent Consultant  July 14, 2023	Unlawful Banking Law Activity  (Financial Code Sections 329 and 553)
Atwood Consortium LLC Daniel T. Nero  Los Altos, California	Final Order Levying Administrative Penalties  July 17, 2023	Unlawful Investment Adviser Activity  (Corporations Code Section 25252)
GI Home Loans, Inc.  Chula Vista, California	Consent Order  July 17, 2023	Unlawful California Financing Law Activity  (Financial Code Section 22715)
KMD Partners, LLC dba CreditNinja  Chicago, Illinois	Accusation  July 18, 2023	Unlawful California Deferred Deposit Transaction Law Activity  (Financial Code Section 23052)

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Mark Rogers San Carlos, California	Consent Order July 19, 2023	Mortgage Loan Originator License  (Financial Code Sections 22109.1(a)(3), 22172(a)(2), 50141(a)(3) and 50513(a)(2))
Reliant Life Shares, LLC Sherman Oaks, California	Settlement Agreement July 19, 2023	Unlawful Offer and Sale of Securities  (Corporations Code Sections 25532 and 25401)
Flip Flop Shops, LLC Citrus Heights, California	Consent Order July 19, 2023	Unlawful Franchise Investment Law Activity  (Corporations Code Sections 31402, 31110, 31406, 31119, 31201, 31200, and 31303)
eCapital Freight Factoring Corp. fka eCapital LLC Aventura, Florida	Consent Order July 21, 2023	Unlawful California Financing Law Activity  (Financial Code Sections 22707.5(a) and 22714)

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Beyond Lending LLC fka Expert Lending LLC  Bloomfield Hills, Michigan	Final Order Revoking License Pursuant to Consent Order  July 24, 2023	Unlawful California Financing Law Activity  (Financial Code Sections 22159 and 22715)
Cryotherm USA, Inc. Dennis Di Ricco  Mountain View, California	Desist and Refrain Order  July 24, 2023	Unlawful Offer and Sale of Securities  (Corporations Code Sections 25110 and 25401)
Until Tomorrow Drivetrains, LLC Dennis Di Ricco  Menlo Park, California	Desist and Refrain Order  July 24, 2023	Unlawful Offer and Sale of Securities  (Corporations Code Sections 25110 and 25401)
Efectivo LLC  Burbank, California	Consent Order  July 26, 2023	Unlawful California Financing Law Activity  (Financial Code Section 22715)

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Signix Fin Services <a href="https://signixfinservices.com/index.php">https://signixfinservices.com/index.php</a> Sacramento, California	Desist and Refrain Order July 31, 2023	Unlawful California Financing Law Activity (Financial Code Section 22100)
Benjamin Thai Binh Tran Westminster, California	Consent Order Granting Conditional MLO License July 12, 2023	Mortgage Loan Originator License (Financial Code Sections 22172(a)-(b) and 50513(a) (1)-(2))
Martha Angelina Angeles Ontario, California	Consent Order Granting Conditional MLO License July 13, 2023	Mortgage Loan Originator License (Financial Code Sections 22172(a)-(b) and 50513(a) (1)-(2))
Jan Bradley Brzeski Los Angeles, California	Consent Order Granting Conditional MLO License July 13, 2023	Mortgage Loan Originator License (Financial Code Sections 22172(a)-(b) and 50513(a) (1)-(2))

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Genovieve Renee Varela  Irvine, California	Consent Order Granting Conditional MLO License  July 13, 2023	Mortgage Loan Originator License  (Financial Code Sections 22172(a)-(b) and 50513(a) (1)-(2))